

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Hasford Thomas Altman  
 Tastonía M. Altman  
 Debtors

Case No. 16-13220-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 52

Date Rcvd: Aug 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2016.

db/jdb +Hasford Thomas Altman, Tastonía M. Altman, 1647 Widener Place,  
 Philadelphia, PA 19141-1815  
 13739360 +Applied Bank, c/o Nations Recovery Center, Inc., 6491 Peachtree Industrial Boulevard,  
 Atlanta, GA 30360-2100  
 13722201 +Bank of America c/o, KML Law Group, PC, 701 Market St., Suite 500,  
 Philadelphia, PA 19106-1538  
 13722205 +Chrysler Capital, LLC, c/o Phillips & Cohen Associates, Ltd, PO Box 5790,  
 Hauppauge, NY 11788-0164  
 13739361 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000  
 13722207 +Claims Funding, LLC, 2300 Computer Road, Willow Grove, PA 19090-1752  
 13739362 +Einstein Apothecary, 5501 Old York Road - Levy 1, Philadelphia, PA 19141-3018  
 13722211 +Einstein Practice Plan, c/o Grimley Financial, 30 Washington Ave., Suite C-6,  
 Haddonfield, NJ 08033-3341  
 13739363 Emergency Care Services of PA, P.C., 3585 Ridge Park Drive, Akron, OH 44333-8203  
 13722212 +Enhanced Recovery Corp, PO Box 57547, Jacksonville, FL 32241-7547  
 13739365 +Frankford Medical & Pain Management, P. O. Box 23169, Philadelphia, PA 19124-0169  
 13739366 +Freedom Medical Supply, 36 Terry Drive, Feasterville Trevose, PA 19053-6518  
 13739368 +GE Capital c/o Midland Funding LLC, 2365 Northside Drive Ste. 300, San Diego, CA 92108-2709  
 13722213 +Gordon Smith, 5946 N. 16th Street, Philadelphia, PA 19141-1824  
 13739369 Nazareth Hospital, P. O. Box 824840, Philadelphia PA 19182-4840  
 13722219 +PGW, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806  
 13722220 +Philadelphia Fire Dept. - EMS, 1105 Schrock Road, Ste. 610, Columbus, OH 43229-1158  
 13743386 Philadelphia Municipal Court-Traffic Division, 800 Spring Garden Street,  
 Philadelphia, Pa 19123-2690  
 13722221 Philadelphia Traffic Court, 800 Spring Garden Street, P. O. Box 56301,  
 Philadelphia, PA 19130-6301  
 13739370 +Radiology Affiliates of Central NJ, P.C., 3625 Quakerbridge Road, Hamilton, NJ 08619-1268  
 13739371 +Swiss Colony, 1112 7th Avenue, Monroe, WI 53566-1364  
 13739372 #TVR Communications, LLC, 60-69 Woodhaven Boulevard, Elmburst, NY 11373-5529  
 13722222 +The Hamilton Collection, c/o John Lee Jackson Attorney for, Universal Fidelity, LP,  
 16325 Westheimer Road, Houston, TX 77082-1233  
 13739588 Tri-County Emergency Physicians, c/o Amerifinancial Solutions, PO Box 65018,  
 Baltimore, MD 21264-5018  
 13722226 +Walmart/Synchrony Bank, c/o FMS, Inc., PO Box 707600, Tulsa, OK 74170-7600  
 13722227 Water Revenue Bureau, 1401 JFK Boulevard, Philadelphia, PA 19102-1663

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Aug 13 2016 01:18:00 TERRY P. DERSHAW, Dershaw Law Offices,  
 P.O. Box 556, Warminster, PA 18974-0632  
 smg E-mail/Text: bankruptcy@phila.gov Aug 13 2016 01:36:05 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 13 2016 01:35:04  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 13 2016 01:35:49 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13722199 +E-mail/Text: broman@amhfcu.org Aug 13 2016 01:35:38 American Heritage Federal Credit Union,  
 2060 Red Lion Road, Philadelphia, PA 19115-1699  
 13722200 EDI: APPLIEDBANK.COM Aug 13 2016 01:18:00 Applied Bank, P. O. Box 17125,  
 Wilmington, DE 19850-7125  
 13722198 +EDI: BANKAMER.COM Aug 13 2016 01:18:00 Bank Of America, 7105 Corporate Drive,,  
 PTX-B-209, Plano, TX 75024-4100  
 13722202 EDI: HFC.COM Aug 13 2016 01:18:00 Best Buy, Retail Services, P. O. Box 5893,  
 Carol Stream, IL 60197-5893  
 13722203 EDI: RMSC.COM Aug 13 2016 01:18:00 Care Credit/Synchrony Bank, P. O. Box 965035,  
 Orlando, FL 32896-5035  
 13722204 +EDI: CHRM.COM Aug 13 2016 01:18:00 Chrysler Capital, PO Box 961275,  
 Fort Worth, TX 76161-0275  
 13722206 +E-mail/Text: bankruptcy@phila.gov Aug 13 2016 01:36:05 City of Philadelphia,  
 c/o Law Department, 1515 Arch Street, 14th Floor, Philadelphia, PA 19102-1504  
 13722208 EDI: RCSFNBMARIN.COM Aug 13 2016 01:18:00 Credit One Bank, P. O. Box 98872,  
 Las Vegas, NV 89193-8872  
 13722209 E-mail/Text: filinukm@einstein.edu Aug 13 2016 01:34:51 Einstein Health Care Network,  
 101 E. Olney Avenue, Ste. 301, 3rd Floor, Philadelphia, PA 19120-2470  
 13722210 +E-mail/Text: vivian@interstatecredit.net Aug 13 2016 01:35:48 Einstein Health Care Network,  
 c/o Interstate Credit & Collection, Inc., 21 W. Fornance St., Ste. 200,  
 Norristown, PA 19401-3300  
 13739364 +EDI: BLUESTEM.COM Aug 13 2016 01:18:00 Fingerhut, 6250 Ridgewood Road,  
 St. Cloud, MN 56303-0820  
 13739367 +E-mail/Text: jennifer.macedo@gatewayonlending.com Aug 13 2016 01:34:45 Gateway One Lending,  
 3818 E. Coronado Street, Ste. 100, Anaheim, CA 92807-1620

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Total Noticed: 52

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13770382 EDI: BL-BECKET.COM Aug 13 2016 01:18:00 Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
13722214 EDI: CBSKOHL.S.COM Aug 13 2016 01:18:00 Kohl's, P. O. Box 2983, Milwaukee, WI 53201-2983  
13722215 +EDI: RMSC.COM Aug 13 2016 01:18:00 Lenscrafters/Synchrony Bank, PO Box 965035, Orlando, FL 32896-5035  
13722216 +EDI: TSYS2.COM Aug 13 2016 01:18:00 Macy's, Attn: Bankruptcy Processing, P. O. Box 8053, Mason, OH 45040-8053  
13722217 EDI: MID8.COM Aug 13 2016 01:18:00 Midland Funding, 8875 Aero Drive, Ste. 200, San Diego, CA 92123-2255  
13722218 +E-mail/Text: bankruptcygroup@peco-energy.com Aug 13 2016 01:34:48 Peco Energy, Bankruptcy Unit, 2301 Market St., Philadelphia, PA 19103-1338  
13727981 EDI: RECOVERYCORP.COM Aug 13 2016 01:18:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13722224 +E-mail/Text: bknotices@mbandw.com Aug 13 2016 01:35:47 Verizon, c/o McCarthy, Burgess & Wolff, 26000 Cannon Road, Bedford, OH 44146-1807  
13722223 +EDI: VERIZONEAST.COM Aug 13 2016 01:18:00 Verizon, 500 Technology Dr., Suite 300, Weldon Springs, MO 63304-2225  
13722225 +EDI: RMSC.COM Aug 13 2016 01:18:00 Walmart, P. O. Box 965023, Orlando, FL 32896-5023  
TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 14, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2016 at the address(es) listed below:

BRADLY E ALLEN on behalf of Joint Debtor Tastonias M. Altman bealaw@verizon.net  
BRADLY E ALLEN on behalf of Debtor Hasford Thomas Altman bealaw@verizon.net  
JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
JOSHUA ISAAC GOLDMAN on behalf of BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<u>Hasford Thomas Altman</u>	Social Security number or ITIN	<b>xxx-xx-8542</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Tastonia M. Altman</u>	Social Security number or ITIN	<b>xxx-xx-1689</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>16-13220-jkf</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Hasford Thomas Altman

Tastonia M. Altman

8/11/16

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**